The land settlement feature of the insurance certificate loan measure creates a board with powers of an ex-traordinary character. The board would be composed of the Secretary of the Interior and four other members to be appointed by the President with the approval of the Senate.

Thus it will be seen, students of the measure point out, that at the outset an expensive Federal board is created the number of ex-service men who se-

of Congress from the Western and some Southern States succeeded in having this option incor-will produce at least \$600,000,000 annorated in the bill, as it fits in with nually heir plans to have the Federal Gov-States. In fact, Senator McNary whose only concern is to retain the (Ore.) is sponsor for a bill carrying friendship of the "soldier boys" by re-

Western States.

The Fordney bill provides no re-The Fordney bill provides no re-trictions on the amount of money to be appropriated to the board for land (Dem., Va.), the father of the Federal

ngage in the expensive task of re-laiming vast tracts of land, but it is roads within the projects. To carry out that provision expert road ngineers must be employed and cost-

Provision is made for the States to operate with the board in the develoment of projects within their borders. The board may establish a ter matters arising in connection with the projects in the State.

board is to establish farm units of an acreage sufficient for the cultiation so as to support a family and of a small acresufficient for part time cultivation by a farm worker's family.

vision is made for the board to with the military or naval forces of any nation allied against the German Government or its allies without loss of citizenship and any former citizen of the United States who has so eran or any individual who has sepa-

board is to allot a farm unit or ran or repatriate who applies there-

Method of Payment.

reluctant to take issue with the Component of the fund of the veterans shall be employed and their services utilized in the administration and field work necessary to the establishment and development of any project by the board and all Federal agencies cooperating therewith. All contracts or other agreements of the board with on Monday by the Ways and Means

posped and all Federal agencies cooperating therewith. All contracts or
operating therewith. All contracts or
operating therewith. All contracts or
other agreements of the board with
any cooperating State or agency
thereof shall have a file stipulation.
At the earthqued upon
the stipulation of the stipulation of the select and shall be allowed to select and shall be a

There is some doubt on this point bonus.

President Remains Unchanged on Bonus

EW SMYRNA. Fla., March 11 (Associated Press) .-President and Mrs. Harleft to-night on their cruise down

Mr. Harding has refused to discuss official questions in practically every case, but requests to-day for his opinion on the latest proposal for a soldiers' bonus as embodied in the bill introduced in the House by Representative Fordney and referred to the Ways and Means Committee brought from officials close to Mr. Harding a reiteration of his position as outlined in his recent letter to Mr. Fordney suggesting a sales tax to raise the necessary funds or else postponement of the legislation. No other statement, Administration said, had been authorized.

rament reclaim vast areas in their confront the ardent bonus advocates, tates. In fact, Senator McNary whose only concern is to retain the a appropriation of \$345,000,000 for cording themselves in favor of the eclamation purposes in some of the raid, find their origin among the ad-

settlement purposes, nor is any sum Reserve system, and of Comptroller set for the purchase of the various Crissinger, who is a Republican, have greatly alarmed the farm group. Sen-Not only is the board authorized to ator Glass and Comptroller Crissinger concurred in the statement that the Insurance certificate loan scheme adopted by the Ways and Means Committee would "freeze" the resources of the banks and make it even more difficult than at the present for the farmers to obtain banking accommoda-

defined its position on the latest Fordney bonus scheme, but from the trend of comment among the adherents of it asked that they fulfill the whole conthey are inclined to question the wis-dom of supporting it. Some of the bloc leaders expressed the opinion that a referendum of farmers should be taken before committing the

establish town sites within any project would be held in Iowa in the coming and to develop and sell lots therein to veterans and repatriates only. The term "repatriate" includes any citizen stitution to provide a bonus for citizen of the United States who has served zens who served in the world war. Reports from Iowa are in effect that

DECLARES BONUS LOAN but has since been repatriated, except that such term shall not include a vetrated from such forces under other Green Denies Scheme Would

Green Denies Scheme Would Freeze Bank Resources.

Washington, March 11.—Provisions of the compromise soldier bonus bill relating to bank loans to former service lating to bank loans to former service men have been "either misunderstood or men have been "either misunderstood or the Advocate of India expresses remainders" Rep
icle suggests due to his reluctance to agree to due to his reluctance and makes me due to due to his reluctance to agree to due to the fine again, and makes me due to due to due to his reluctance. by regulation prescribe.

Each allottee of a farm unit or farm worker's unit shall pay to the board shall fix for the unit. The installments shall be so stranged that the veteran will not make any payments until two years after the making of the contract of purchase.

Iating to bank loans to former service constitutional issue to which his resignation was attributed.

The Advocate of India expresses respect at the India Secretary's downfall and considers that the recommendations of the Government of India regarding.

Mr. Montague said that whatever the and considers that the recommendations of the Government of India regarding.

Turkey should be acted upon. The Argo-Indian newspapers speak warmly of the Government on the announced intention.

While the Iowa member made no direct comment on the announced intention was attributed.

The Advocate of India expresses respect at the India Secretary's downfall and considers that the recommendations of the Government of India regarding.

Turkey should be acted upon. The Anglo-Indian newspapers speak warmly of Mr. Montagu's devotion to his ideals, but most of them think India is not likely to suffer by his resignation.

London, March 11 (Associated Press).

a statement.

While the Iowa member made no direct comment on the announced intention of Comptroller of the Currency Crissinger to advise banks not to accept In case a veteran has entered upon land reclaimed under the reclamation law the board, upon application of the veteran, is to pay to the reclamation fund the amount of the adjusted service credit of the veteran and the Secretary of the Interior shall thereupon credit such sum to the amount payable to the fund of the veterans. So far as practicable veterans shall there were the committee as to the stand So far as practicable veterans shall the currency commitmier.

GANDHI AND HIS AIDS DECRY ALL VIOLENCE

No Hartal, No Use Going Mad. Is Proclamation of Congress Body.

SITUATION IS QUIET

Bombar, March 11 (Associated that the telegram from India was a main calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, "as we shall show no remain calm," as we shall show no remain calm, Press) .- An appeal to the public to remain calm, "as we shall show no regard for Gandhi either by observing a hartal or going mad," was issued today by the Congress Committee. The committee requests that the natives main calm, "as we shall show no re-

people should remain unmoved. He asked that they fulfill the whole constructive program framed at Bardoli "with clockwork regularity and speed"

A charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger is the charger. He offered to resign his section of the charger is the charger. He offered to resign his section of the charger is the charger is the charger. He offered to resign his section of the charger is the charger. He offered to resign his section of the charger is the charger. He offered to resign his section of the charger. He offered to resign his section of the charger. He offered to resign his section of the charger is the like the Punjah express."

At a meeting of the Bengal Legisla-Congressional Representatives of that tive Council to-day in Calcutta the Inclass of citizens to the support of the dian members gave notice that they had class of citizens to the support of the insurance certificate scheme.

Farm legislators from some of the Western States called attention to the fact to-day that such a referendum would be held in Iowa in the coming autumn. The proposal there is to ratify an amendment to the State Constitution to provide a bonus for citizens.

Shock to the Public.

The resignation of Montagu came as complete shock to the Indian public.

LONDON, March 11.-The Bombay cor-

The Madras Mail declares that Great Britain's whole eastern position is in danger of collapse unless she reverses her policy.

LEGION SEEKING JOBS

There is some doubt on this point because a large number of Republican same manusers to the bill as framed. They will resist the adoption of the articles and in favor of the sedders of the articles and in the content of the sedders of the articles and the content of the sedders of the sedders of the content of the sedders of the content of the sedders of the sedders of the content of the sedders of the sedders of the content of the sedders of the sedde

native leaders fear that the change in the Secretaryship may mean the death of certain reforms that have been in operation only for a short time. The British community in India welcomes the news that Mr. Montagu is gone; but amid the excitement Lord Reading's position remains obscure. The well informed believe though, that his resignation is only a matter of time.

The Prince of Wales is scheduled to leave India Friday, after his four months' tour, which was marked by events unrecorded in the history of previous royal visits in India or elsewhere. Many believe his presence has only aggravated the political atmosphere, and it is no secret that there will be general relief when finally he departs.

Montagu Assails Lloyd
George in Speech Defending Own Policy.

CABINET KNEW OF NOTE
Cabinet Knew of Note to the gravity of the situation, waited two hours to be admitted to the hall. Mr. Montagu's speech, it developed, was something more than a defense; it was a criticism of the Government, particularly of Lord Curzon, whom the speaker sceused of writing him 'one of those plaintive, hectoring, bullying and complaining letters which are so familiar to his colleagues and friends." He declared Lord Curzon's policy in India was one of "missed opportunities and bungled undertakings."

will be general relief when finally he departs.

In England there is virtually unanimous condemnation of Mr. Montagu's mous condemnation of Mr. Montagu's and the indication. Of a change in the Government's policy is heralded with the greatest satisfaction. Mr. Montagu specification of a change in the Government's policy is heralded with the greatest satisfaction. Mr. Montagu specification of a change in the Government's policy is heralded with the greatest satisfaction. Mr. Montagu specification of a change in the Government's policy is heralded with the greatest satisfaction. Mr. Montagu specification. Mr. Montagu specification. Mr. Montagu specification of the Government's policy is heralded with the greatest satisfaction. Mr. Montagu specification. Mr. Montagu specification. Mr. Montagu specification. Mr. Montagu specification. Mr. Montagu specification of the Government which are specification. Mr. Montagu specification. Mr. Mont

refrain from invoking a hartal and maintain "a peaceful, cordial attitude toward all."

While at Ahmedabad, Mohandas K. Gandhi, writing in the newspaper New India, said that if he were arrested the colerager He offered to resign his seat the following said that if he were arrested the colerager He offered to resign his seat the following said he told lord Curzon Satutus, and he told lord Satutus, and he told l

Referring to the charges that he had broken faith, Mr. Montagu said: "The accusation of a breach of the doctrine of Cabinet responsibility—by the Prime Minister of all men in the world—is so laughable that it is grotesque. What are the circumstances? The head of our Government at the present moment is a great if eccentric gaping whose The resignation of Montagu came as a complete shock to the Indian public. Such action was totally unexpected. Among the non-cooperationists regret twas expressed that India had lost the services of the statesman who had done so much for her. The Bombay Chronicle suggests that his resignation was due to his reluctance to agree to Gandhi's arrest.

The avtermites have avenet his success.

LONDON, March 11.—The Bombay correspondent of the Exchange Telegraph Company says that generally Secretary Montagu's resignation eclipses interest in Gandhi's arrest. The moderates take a gloomy view and await with anxiety announcement of his successor.

The news of Gandhi's arrest, says the correspondent, has been received quietly with the Egypt report, and with the Egypt report, and with the Egypt report, and

tagu, "has nothing to do with the doctrine of collective responsibility. It is an effort to preserve this Government from the fate that must attend it.

"You know how dangerously near the Government is to collapse. The Libral members see their colleagues disappearing one by one. The Conservatives also have a lot to swallow. The 'dle hards' have shown in the Indian, as in all other matters, a complet lack of political sagacity. They are the most dangerous slement in the political life of this country, and to them the great genius presidence over the country's destinies has liven my head on a charger."

Mr. Montagu said he had never been ble to understand the motive for the rime Minister's pro-Greek policy, "To not think it is in the interests of the freeks," he declared, "and I am certain is calsamitous to the British Empire."

Mr. Montagu sold he had never been ble to understand the motive for the rime Minister's pro-Greek policy, "To not think it is in the interests of the freeks," he declared, "and I am certain is calsamitous to the British Empire."

Mr. Montagu sold the meeting that if, where result of what he was asying, and you wish it, my resignation as mur member is in your hands."

To this the audience shouted, "No!"

EGION SEEKING JOBS

FOR 500,000 VETERANS

Other Side of Attack.

Other Side of Attack.

the arrest of Gandhi and the retirement of Mr. Montagu. The soberer native leaders fear that the change in **VITAL, ASSERTS HUGHES**

Real Treaty of Peace.

Continued from First Page.

that signed them, but because they con-templated the use of force for the bene-fit of the signatory Powers. An alliance based on right and justice between na-tions, intended to aid in securing the peace of the world, would not be offen-sive to me. The first step in any effort to keep the peace among nations must be based upon a mutual agreement to respect the rights of others. The four Power pact does that.

"If the Senate of the United States ratifies this perding treaty I am fully of the treaty based upon the various suggestions which had been exchanged between the delegates. This draft was first submitted to Senator Lodge and Mr. Root, as you were then absent on account of the death of your mother. After the approval "If the Senate of the United States ratifies this pending treaty I am fully satisfied that there will disappear not only any real cause for war, but there will no longer exist the opportunity for war that has threatened us in the past two decades, and peace will be established between the four great sea Powers that now control the destinies of the Partic coess. of the American delegates who were here, the draft was submitted to the representatives of other Powers and became the subject of discussion between the heads of the delega-Powers that now control the destinies of the Pacific ocean.

"As long as conditions were allowed to remain in the Far East as they have existed for the past two decades danger lurked behind every dispute, and the war clouds gathered when every national issue was raised. These conditions threatened our national security, for as long as our flag floats over the distant islands of the Pacific national honor requires that we shall defend the people of these islands from attack by other nations.

"This is the real issue involved in the tions concerned, and with a few

changes, which were approved by the American delegates and which did not affect the spirit or substance of the proposed treaty, an agreement was reached. Incidently upon your return I went over the whole matter with you and the proposed agreement received your approval.

I should add that, in order to avoid any misunderstanding, I prepared a memorandum to accompany the treaty with respect to its effect in relation to the mandated

At this stage, while it was not strictly a conference matter, in order to insure publicity at the earliest possible moment, the treaty, as thus agreed upon and be-fore it had been signed, was pre-sented by Senator Lodge to the conference in plenary session and its import and limitations stated. His statement met with the ac-

The treaty as thus drawn as notified was deemed to embrace the mainlands of Japan. Later, in view of the sentiment both in this country and Japan, it was deemed to be preferable to exclude those mainlands, and a supplementary treaty was prepared to this effect, which designated the islands of Japan which it was to include.

There is not the slightest mys-tery about the treaty or basis for suspicion regarding it. It is a straightforward document which attains the most important objects the American Government had in view and is of the highest importance to the maintenance of friendly relations in the Far East upon a

As the President recently said, in his communication to the ate, it is an essential part of the plan to create conditions in the Far East at once favorable to the maintenance of the policies we have long advocated and to an enduring peace.

In view of this, and in view of

the relation of the treaty to the re-sults of the conference, its failure would be nothing short of a national calamity.

Senator Underwood's answer to this point of attack was that during the next ten years there could be no outside power in the Pacific which might by any possibility develop enough strength to be a menace. Accordingly this provision means nothing, and since it meant nothing there was no reason for its elimination.

Senator Robinson (Ark.) announced at this juncture that if Article II. were eliminated there would be no difficulty in procuring retification of the rest of the treaty. He asked if Senator Underwood would consent to its elimination.

The answer was a refusal, on the ground that while we attached no importance to the proposition, other nations might, and that any change now would endanger the whole work of the conference. Senator Underwood's defense of the eaty and justification of the work of the American delegation had been looked

forward to with great interest. The Democratic leader was baited by members of his own party, but remained master of the situation during a long process of senatorial interrogation.
"The four-power treaty," said Senator Underwood, "represents a political settlement which undoubtedly was necessary before the treaty providing for the

day showed no penitence for the publication of the Exchange Telegraph Company says that generally Secretary Montagu's resignation eclipses interest in Gandhi's arrest. The moderates take the had been ignored on announcement of his successor. The news of Gandhi's arrest, says the correspondent, has been received quietly throughout India, and, according to the reports, his admonkion to his followers to remain peaceful is being followed. It is understood that the sedition charges are based on the recent congress resolution drawn up by Gandhi.

Washington, March 11.—Arrest of Mohandas K. Gandhi, Indian Nationalist leader, was followed to-day by hartals of the Exchange Telegraph day showed no penitence for the publication of the reat of the treaty Providing for the limitation of armaments was signed; the agreement to limit armales are based in the expert report, and been ignored on various occasions by Mr. Lloyd George himself and likewise Lord Milner in connection with the Egypt report, and by throughout India, and, according to the responsibility is a joke," be declared. "We have been governed by a are based on the recent congress resolution drawn up by Gandhi.

Washington, March 11.—Arrest of Mohandas K. Gandhi, Indian Nationalist leader, was followed to-day by hartals are reached must be by the leader of the treaty Providing for the limitation of armaments was signed; the agreement to limit armales are fewered of collection of the reat of the treaty Providing for the limitation of armaments was signed; the agreement to limit armales are fewered of to mean more than a mere saving of money to the nations, at mere saving of money to the nations, at mere saving of money to the nations, at mere saving of money to the treaty. He asked if Senator Underwood would consent to its elimination.

The terms of the treaty clearly call intent while undoubledly was necessary before the treaty providing for the limitation of armaments was signed; intents is, if the agreement to limit armales in the treaty clearly call the agreeme

ments that are reached must be by the unnimous consent of all.

"The opponents of the ratification of this treaty in the main appear to base their objections on two grounds, expressing positions that are opposed one to the other. It is asserted that the treaty in effect is an alliance between the four great Powers for offensive and defensive purposes, or, at least, it is contended we will be drawn into that position in the end and that we may be forced into war without our consent.

ment, and said that in any event modern amples of their armies required factories for their equipment, finances and stable Government for their creation. The armed forces of Russia, he declared, were nothing more than mobs. He said that even the wildest stretch of the imagination could not conjure the possibility of either Russia or Germany becoming a military factor within the lifetime of the treaty.

Quotes Japanese View.

Served

Sword Swallowing Act with Knife Not Success

RED MARSH, 50, of Troy, tried a sword swallowing act in Yonkers yesterday which ended in his being taken to St. John's Hospital with a badly lacer-ated tongue. Marsh, with four friends, were talking about side-show acts in a circus, when he said he could swallow a sword. One of his companions produced a long knife and Marsh attempted to do

It resulted in his falling to the

At the hospital aurgeons stitched the wound and said he probably would not lose his speech.

DR. FAGNANI MAY RETURN TO GERMANY

Deported for Pro-Ally Utterances, American Is Notified He Can Go Back:

islands from attack by other nations,
"This is the real issue involved in the
four Power treaty. The issue of peace
in the Orient, the issue of safety to our
country, the issue of the lives of our
young men, who should be saved from
this danger for the upbuilding of a
greater America. Special Cable to THE NEW YORK HERALD. Copyright, 1982, by THE NEW YORK HERALD New York Herald Bureau.) Paris, March 11. 'A number of treaties were negotiated Dr. Charles P. Fagnani of the Unio

Theological Seminary, New York, who

at the conference in Washington on the limitation of armaments, but this four Power treaty is the real treaty of peace. The naval treaty is remarkable in that for the first time in the history of the world nations have really agreed to limit their armaments, but nevertheless their relative strength remains the same. The the result of machinations of Germans who had been members of the faculty of the seminary, no longer is classed as

for the first time in the history of the world nations have really agreed to limit their armaments, but nevertheless their relative strength remains the same. The Chinese treatles establish a Magna Charta to protect the sovereignty and territorial integrity of China in the future. This one treaty stands for peace by mutual understanding and all that peace means."

In answer to a question by Senator Robinson whether a contract which is signed is altered by a reservation concerning the matter which is agreed to Senator Underwood explained that in international law a reservation concerning a treaty became part of the contract of far as the nation making the reservation is concerned.

Denying the charge there had been secrecy in the preparation of the treaty would be the test. He thought the opponents of the treaty would be the test. He thought the opponents of the treaty would be the test. He thought the opponents of the treaty would be the test. He thought the opponents of the treaty would be the test. He thought the opponents of the treaty would be the test. He thought the opponents of the treaty ware in sore straits when it was necessary for them to avoid the contents of the treaty and centred the invalid daughter, who were subjected to insults solely because the United States had declared war against in presence in German Charta to far as the nation making the manufacture of the treaty would be the test. He thought the opponents of the treaty and centre their atacks upon the manner of its preparation.

Senator Waish (Mont.), regarded as a friend of the treaty, raised an interesting guestion by asking Senator Underwood what "outside Power" is referred to in Article II., which piedges the Powers to a conference in the event of aggression from the outside. Senator Waish said the languages must should be the subject to the contents of the treaty and conte center their atacks upon the manner of its preparation.

Senator Waish (Mont.), regarded as a friend of the treaty, raised an interesting aguestion by asking Senator Underwood what "outside Power" is referred to in Article II., which piedges the Powers to a conference in the event of aggression from the outside.

Senator Waish said the language must mean something, and he wanted to know who was meant, whether China, Great Britain or Russia. He wanted to know, for example, what country Japan feared.

Department Budgets. WASHINGTON, March 11 .- The House

To Slash \$250,000,000 From

Secretary Denby's and War

NAVY CUT TO 65,000

BY THE HOUSE BILL

Subcommittee on Appropriations, now framing the navy bill for next year, is of 65,000 men. Secretary Denby has declared that 90,000 enlisted men and the present officer total would be required to keep "the treaty navy" on its toes.

In brief statement Representative Fess Republican (Ohio), told the House today he had been informed by Chairman Kelley of the Naval Appropriations Subcommittee that from \$180,000,000 would be lopped from Mr. Denby's estimate of \$350,000,000, and that the army bill to be reported Monday would show a reduction of \$35,000,000 below the War Department estimate.

As an illustration of the drastic nature of the proposed cut in army and navy expenditures, Mr. Fess eaid that eight appropriation measures already reported to the House showed a total cut of \$35,000,000.

The report that the committee expected to cut as deeply into the navy bill as indicated by the figures given by Mr. Fess caused some surprise among members in view of President Harding's statement to the Naval Committee that the enlisted total should no be lower han \$0,000. With only \$5,000 enlisted men there would necessarily be a sharp reduction in officers.

The committee, it was said, will authorize appropriations to provide com-

The committee, it was said, will au-thorize appropriations to provide com-missions for only 135 of the 541 mem-bers of the first class at Annapolis to be graduated in June



Wives Will Agree

Insurance Companies have done much to mitigate unhappiness. Similarly, Kensico recognizes its duty in urging families to choose the burial place when it can be done with cool, collected thought-Now.

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Write for "The Passing of Our City Cemeteries" and enlightening literature City office, 103 Park Avenue, at 41st St. Convenient Terms Remove the Last Reason for Dela

J lickson Paris and CAmerica

THE GREAT COUTURIERS OF THE WORLD JOIN IN THE PRESENTATION OF .

Vanity Fair

ITS PORTRAYAL BY TWO CONTINENTS FOR THE SPRING OF 1922

Monday Wednesday

Tuesday Thursday

OF THE COMING WEEK ON THE FIFTH FLOOR OF THIS ESTABLISHMENT

> 11 A. M. to 1 P. M. and 2.30 to 5 P. M. ADMISSION CARDS

Fifth Avenue at Fifty-Second Street New York